

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

AMMON WILSON BOONE

Debtor(s)

Case No. 18-18197-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/13/2018.
- 2) The plan was confirmed on 08/29/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/22/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,193.00.
- 10) Amount of unsecured claims discharged without full payment: \$221,310.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,835.00
Less amount refunded to debtor	\$53.00

NET RECEIPTS: \$26,782.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,592.40
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,321.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,913.99

Attorney fees paid and disclosed by debtor: \$1,490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	1,987.00	2,573.52	2,573.52	31.04	0.00
BANK OF AMERICA	Unsecured	1,070.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	14,475.00	14,498.19	NA	0.00	0.00
BETHPAGE FEDERAL CREDIT UNION	Unsecured	9,900.00	9,625.51	9,625.51	116.14	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,642.00	2,652.99	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	4,301.00	4,399.62	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	14,331.00	14,555.81	NA	0.00	0.00
CITIZENS BANK	Unsecured	23,245.00	NA	NA	0.00	0.00
CITY OF ALLENTOWN	Unsecured	NA	35.00	35.00	0.42	0.00
DISCOVER BANK	Unsecured	4,445.00	4,239.73	4,239.73	51.15	0.00
FIRST COMMONWEALTH FCU	Unsecured	18,216.74	18,424.91	18,424.91	222.33	0.00
KEYBANK N.A.	Unsecured	13,284.07	13,284.07	13,284.07	160.29	0.00
LVNV FUNDING LLC	Unsecured	NA	630.00	630.00	7.61	0.00
M&T BANK	Secured	276,002.00	273,251.68	1,060.61	1,060.61	0.00
MARCUS BY GOLDMAN SACHS	Unsecured	18,694.00	NA	NA	0.00	0.00
NAVIENT - US DEPT OF EDUCATION	Unsecured	6,904.00	6,415.00	6,415.00	77.42	0.00
NEW YORK STATE DEPT - TAXATION	Unsecured	3,000.00	2,668.06	2,668.06	32.20	0.00
NEW YORK STATE DEPT - TAXATION	Priority	NA	3,455.20	3,455.20	3,455.20	0.00
NEWREZ LLC D/B/A	Secured	24,749.00	24,907.99	149.90	149.90	0.00
NEWREZ LLC D/B/A	Secured	24,022.00	24,176.23	145.35	145.35	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	636.00	636.07	636.07	7.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,856.00	7,894.52	7,894.52	95.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,334.00	1,334.22	1,334.22	16.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,183.00	3,183.41	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,324.00	1,280.18	NA	0.00	0.00
PROSPER MARKETPLACE INC	Unsecured	NA	32,617.53	NA	0.00	0.00
PSECU	Unsecured	NA	16,777.93	16,777.93	202.46	0.00
PSECU	Unsecured	NA	14,248.87	14,248.87	171.94	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	8,938.00	9,818.05	9,818.05	118.48	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,999.68	1,999.68	24.12	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROCKET LOANS	Unsecured	22,280.95	22,280.95	22,280.95	268.85	0.00
SANTANDER BANK NA	Unsecured	NA	19,147.53	19,147.53	231.05	0.00
UNITED STATES TREASURY (IRS)	Priority	11,859.00	16,171.37	16,171.37	16,171.37	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	4,230.36	4,230.36	51.05	0.00
WORLDS FOREMOST BANK N	Unsecured	784.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,355.86	\$1,355.86	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,355.86	\$1,355.86	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,626.57	\$19,626.57	\$0.00
TOTAL PRIORITY:	\$19,626.57	\$19,626.57	\$0.00
GENERAL UNSECURED PAYMENTS:	\$156,263.98	\$1,885.58	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,913.99</u>	
Disbursements to Creditors	<u>\$22,868.01</u>	
TOTAL DISBURSEMENTS :		<u>\$26,782.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/12/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.